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13	UNITED STATES DISTRICT COURT FOR THE DISTRICT OF ARIZONA	
14	FOR THE DISTR	ICT OF ARIZONA
15		la v
16	Darell Morrison,	Case No.:
17	Plaintiff,	COMPLANT
18	VS.	COMPLAINT
19		
20	Northstar Location Services, LLC,	JURY TRIAL DEMANDED
21	Defendant.	
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Plaintiff, Darell Morrison (hereafter "Plaintiff"), by undersigned counsel, brings the following complaint against Northstar Location Services, LLC (hereafter "Defendant") and alleges as follows:

JURISDICTION

- 1. This action arises out of Defendant's repeated violations of the Fair Debt Collection Practices Act, 15 U.S.C. § 1692, *et seq.* ("FDCPA").
- Jurisdiction of this Court arises under 15 U.S.C. § 1692k(d) and 28
 U.S.C. § 1331.
- 3. Venue is proper before this Court pursuant to 28 U.S.C. § 1391(b), where the acts and transactions giving rise to Plaintiff's action occurred in this district and/or where Defendant transacts business in this district.

PARTIES

- 4. Plaintiff is an adult individual residing in Buckeye, Arizona, and is a "person" as defined by 47 U.S.C. § 153(39).
 - 5. Plaintiff is a "consumer" as defined by 15 U.S.C. § 1692a(3).
- 6. Defendant is a business entity located in Buffalo, New York, and is a "person" as the term is defined by 47 U.S.C. § 153(39).
- 7. Defendant uses instrumentalities of interstate commerce or the mails in a business the principal purpose of which is the collection of debts and/or regularly collects or attempts to collect debts owed or asserted to be owed to another, and is a "debt collector" as defined by 15 U.S.C.§ 1692a(6).

ALLEGATIONS APPLICABLE TO ALL COUNTS

- 8. Plaintiff is a natural person allegedly obligated to pay a debt asserted to be owed to a creditor other than Defendant.
- 9. Plaintiff's alleged obligation arises from a transaction in which property, services or money was acquired on credit primarily for personal, family or household purposes, and is a "debt" as defined by 15 U.S.C. § 1692a(5).
- 10. At all times mentioned herein where Defendant communicated with any person via telephone, such communication was done via Defendant's agent, representative or employee.
- 11. On or around January 18, 2017, Defendant called Plaintiff's wife in an attempt to collect the debt.
- 12. During the ensuing conversation, Defendant advised Plaintiff's wife that if Plaintiff did not call Defendant by the end of the day, Defendant would start garnishing Plaintiff's wages the next morning.
- 13. However, during a conversation with Plaintiff on or around January 24, 2017, Defendant informed Plaintiff that it could not garnish his wages because it did not have a judgment against him.
- 14. During the same conversation, Plaintiff requested that Defendant cease all calls to his place of employment.
- 15. Nevertheless, Defendant continued to call Plaintiff's place of employment.

- 16. In addition, in a voice-mail message for Plaintiff, Defendant failed to disclose that it was a debt collector attempting to collect a debt.
- 17. Moreover, on or around March 9, 2017, Defendant called Plaintiff's mother-in-law for purposes other than to confirm or correct location information, as Defendant had already spoken with Plaintiff and his wife.
- 18. Defendant's actions caused Plaintiff to suffer a significant amount of stress, anxiety, and embarrassment.

COUNT I

VIOLATIONS OF THE FAIR DEBT COLLECTION PRACTICES ACT, 15 <u>U.S.C.</u> § 1692, et seq.

- 19. Plaintiff incorporates by reference all of the above paragraphs of this complaint as though fully stated herein.
- 20. The FDCPA was passed in order to protect consumers from the use of abusive, deceptive and unfair debt collection practices and in order to eliminate such practices.
- 21. Defendant attempted to collect a debt from Plaintiff and engaged in "communications" as defined by 15 U.S.C. § 1692a(2).
- 22. Defendant communicated with Plaintiff at a time or place known to be inconvenient to Plaintiff, in violation of 15 U.S.C. § 1692c(a)(1).

- 23. Defendant communicated with Plaintiff at his place of employment knowing that the employer prohibits Plaintiff from receiving such communication, in violation of 15 U.S.C. § 1692c(a)(3).
- 24. Defendant communicated with a person other than Plaintiff, Plaintiff's attorney, or a consumer-reporting agency regarding Plaintiff's alleged debt, in violation of 15 U.S.C. § 1692c(b).
- 25. Defendant engaged in conduct the natural consequence of which was to harass, oppress, or abuse Plaintiff in connection with the collection of a debt, in violation of 15 U.S.C. § 1692d.
- 26. Defendant caused Plaintiff's phone to ring or engaged Plaintiff in telephone conversations repeatedly or continuously, with the intent to annoy, abuse and harass Plaintiff, in violation of 15 U.S.C. § 1692d(5).
- 27. Defendant used false, deceptive, or misleading representations or means in connection with the collection of a debt, in violation of 15 U.S.C. § 1692e.
- 28. Defendant misrepresented the character, amount or legal status of the alleged debt, in violation of 15 U.S.C. § 1692e(2)(A).
- 29. Defendant, without intending to take such action, represented and/or implied that nonpayment of the alleged debt would result in garnishment of Plaintiff's wages or attachment of Plaintiff's property, in violation of 15 U.S.C. § 1692e(4).

- 30. Defendant used false representations or deceptive means to collect or attempt to collect a debt or obtain information concerning Plaintiff, in violation of 15 U.S.C.§ 1692e(10).
- 31. Defendant's agent communicated with Plaintiff and failed to disclose that she was a debt collector and/or that she was attempting to collect a debt, in violation of 15 U.S.C. § 1692e(11).
- 32. Defendant used unfair and unconscionable means to collect a debt, in violation of 15 U.S.C. § 1692f.
- 33. The foregoing acts and/or omissions of Defendant constitute numerous and multiple violations of the FDCPA, including every one of the above-cited provisions.
- 34. Plaintiff was harmed and is entitled to damages as a result of Defendant's violations.

PRAYER FOR RELIEF

WHEREFORE, Plaintiff prays for judgment against Defendant for:

- A. Actual damages pursuant to 15 U.S.C. § 1692k(a)(1);
- B. Statutory damages of \$1,000.00 pursuant to 15 U.S.C. §1692k(a)(2)(A);
- C. Costs of litigation and reasonable attorneys' fees pursuant to 15 U.S.C.§ 1692k(a)(3);
- D. Punitive damages; and
- E. Such other and further relief as may be just and proper.

TRIAL BY JURY DEMANDED ON ALL COUNTS TRIAL BY JURY DEMANDED ON ALL COUNTS TRINETTE G. KENT By: /s/ Trinette G. Kent	
3 4 DATED: June 15, 2017 TRINETTE G. KENT 5	
4 DATED: June 15, 2017 TRINETTE G. KENT	
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Trinette G. Kent, Esq.	
7 Lemberg Law, LLC	rmicon
8 Attorney for Plaintiff, Darell Mo	irrison
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